



Order Filed on October 7, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorneys for Secured Creditor

Deutsche Bank National Trust Company, as Trustee for

J.P. Morgan Mortgage Acquisition Trust 2007-CH5,

Asset-Backed Pass-Through Certificates Series 2007-

CH5

In Re:

Charles Specht

Debtor.

Case No.: 19-27530 MBK

Adv. No.:

Hearing Date: 9/15/2020 @ 9:00 a.m.

Judge: Michael B. Kaplan

**ORDER CURING POST-PETITION ARREARS AND RESOLVING SECURED  
CREDITOR'S MOTION FOR RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through three(3) is hereby  
**ORDERED.**

**DATED: October 7, 2020**

A handwritten signature in black ink, appearing to read "Michael B. Kaplan".  
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Honorable Michael B. Kaplan  
United States Bankruptcy Judge

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Debtor: Charles Specht

Case No: 19-27530 MBK

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING SECURED CREDITOR'S MOTION FOR RELIEF

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Deutsche Bank National Trust Company, as Trustee for J.P. Morgan Mortgage Acquisition Trust 2007-CH5, Asset-Backed Pass-Through Certificates Series 2007-CH5, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 114 Rake Factory Rd, Flemington, NJ 08822-5625, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Joan Sirkis Warren, Esq., attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of September 22, 2020 Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due December 2019 through September 2020 for a total post-petition default of \$44,651.19 (1 @ \$4,821.86, 9 @ \$4,821.85, \$3,567.32 less suspense); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$44,651.19 shall be added to the affidavit of amount due and paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that the debtor will submit a modified plan within twenty days of the entry of this order; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume October 1, 2020, directly to Secured Creditor, Specialized Loan Servicing, LLC, P.O. Box 636007, Littleton, Colorado 80163 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

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It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtor's Chapter 13 plan and motion for relief is hereby resolved.